## DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Electronic Version v11
Stylesheet Version v10

Title of
Invention

#### RATE VALIDATION SYSTEM AND METHOD

As the below named inventors, we declare that:

This declaration is directed to the invention titled: "RATE VALIDATION SYSTEM AND METHOD"

We believe that we are the original and first inventors of the subject matter which is claimed and for which a patent is sought;

We have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

We acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.

All statements made herein of own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

#### **FULL NAME OF INVENTORS:**

Inventor 1: Jitendra K Bhalgat	Inventor
Signature : /JKB/	Citizen of : US
Inventor 2: Carly Ann Allen	Inventor
Signature : /CAA/	Citizen of : US
Inventor 3: Deborah C. Fearon	Inventor

Signature : /DCF/	Citizen of : US	
Inventor 4: Clare Solly	Inventor	
Signature : /CS/	Citizen of : GB	

#### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

-- PATENT --

70655.4300 Docket No.: Jitendra K. Bhalgat, et al. Inventor(s): Group Art Unit: TBA TBA Serial No.: **TBA** Examiner: Filing Date: **TBA** RATE VALIDATION SYSTEM AND Confirmation Title: No.: METHOD **DECLARATION FOR PATENT APPLICATION** As a below named inventor, I hereby declare that: My residence, post office address and citizenship are as stated below next to my name. I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled RATE VALIDATION SYSTEM AND METHOD the specification of which is attached hereto or was filed on \_\_\_\_\_ as Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_ applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign	Country	Filing Date	Priority Not Claimed
Application(s) No.			r 1
N/A			l j

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I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below: April 28, 2004 Filing Date 60/521,454 Application Number I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application: N/A Status (Patent, Pending, Abandoned) Filing Date **Application Number** I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known. Date: 9/22/04 Inventor's signature:\_\_ 3 Denver Road Residence Address: \_\_\_\_\_ Marlton, New Jersey Zip Code: 08053 City/State: \_\_\_\_ Mailing Address: Same as above Citizenship: United States of America

1551263.2 -2-

Full name of second joint i	nventor: Carly Ann Allen	
Inventor's signature:		_Date:
Residence Address:	1 Poveys Close, Burgess Hill	
City/State:	West Sussex, United Kingdom	_Zip Code: <u>RH15 9TA</u>
Mailing Address:	Same as above	
Citizenship:	United States of America	
Full name of third joint inve	entor: <u>Deborah C. Fearon</u>	
Inventor's signature:		_Date:
Residence Address:	2211 West Los Arboles Place	
City/State:	Chandler, Arizona	_Zip Code: <u>85224</u>
Mailing Address:	Same as above	
Citizenship:	United States of America	
Full name of fourth joint in	ventor: Clare Solly	
Inventor's signature:		_Date:
Residence Address:	8 Arundel Court, West Street, Burges:	s Hill
City/State:	West Sussex, United Kingdom	_Zip Code: <u>RH15 8NL</u>
Mailing Address:	Same as above	
Citizenship:	British	

1551263.2 -3-

### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

						P/	ATENT	
inventor(s):	Jitendra	K. Bhalgat, et al.		Docket No.:		70655.4	4300	
Serial No.:	ТВА			Group Art U	Init:	TBA		
Filing Date:				Examiner:		TBA		
Title:	RATE V METHO	ALIDATION SYS D	TEM AND	Confirmatio	n	TBA		
	DE	CLARATION FO	R PATENT	APPLICATION	NC			
∖s a below na	med inve	ntor, i hereby dec	lare that:			•		
∕ly residenœ,	post offic	e address and cit	tizenship ar	e as stated b	elow F	ext to n	ny nam	e.
	and injint (	al, first and sole i (If plural names a patent is sought	ire listed De	SIDM) OF THE S	annler	sted bel t matte	ow) or r which	an is
	<u>R</u> /	ATE VALIDATION	SYSTEM	AND METHO	<u>D</u>			
he specification Application Se applicable).	on of whice orial No	ch is attached her	eto or was i and was	filed on amended o	on	as		(if
hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.								
acknowledge the duty to disclose to the United States Patent and Trademark Office all nformation known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.								
hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at east one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filling date before that of the application on which priority is claimed.								
Prior Foreigr Application(s N/A	n s) No.	Country	Filir	ng Date	Pric	ority Not		ed
19/7	<del></del>							

Serial No. TBA Docket No. 70655.4300

I hereby claim the benefit application(s) listed below	it under 35 U.S.C. §1 :	19(e) of any United States provisional
60/521,454 Application Number	April 28, 2004 Filing Date	
§365(c) of any PCT Internand, insofar as the subj- disclosed in the prior Ur paragraph of 35 U.S.C. § Patent and Trademark Of	national application des lect matter of each of nited States application (112, I acknowledge the fice all information knowledge the	of any United States application(s), or ignating the United States, listed below the claims of this application is not in the manner provided by the first e duty to disclose to the United States with the top to be material to patentability available between the filing date of the ional filing date of this application:
N/A Application Number	Filing Date	Status (Patent, Pending, Abandoned)
all statements made on in these statements were m	nformation and belief a nade with the knowled able by fine or impriso tes Code and that such	of my own knowledge are true and that are believed to be true; and further that ge that willful false statements and the nment, or both, under Section 1001 of willful false statements may jeopardize d thereon.
Contaration is everyted	l hereby authorize and P., Customer No. 2032	or filing date is not available when this id request any attorney associated with 2, to insert above the filing date and/or known.
Full name of sole or first jo	pint inventor: <u>Jitendre</u>	K. Bhalgat
inventor's signature:		Date:
Residence Address:	3 Denver Road	
City/State:	Martton, New Jersey	Zip Code: <u>08053</u>
Mailing Address:	Same as above	
Citizenship:	United States of Ame	erica

Serial No. TBA Docket No. 70655.4300

Full name of second join	nt inventor: <u>Carly Ann Allen</u>	
Inventor's signature:	Cle Laller	Date: <u>27/9/04</u>
	1 Povevs Close, Burgess Hill	
	West Sussex, United Kingdom	
Mailing Address:	Same as above	
Citizenship:	United States of America	
Full name of third joint i	inventor: Deborah C. Fearon	, ASC '
Inventor's signature:		Date: <u></u>
	2211 West Los Arboles Place	
	Chandler, Arizona	
Mailing Address:	Same as above	<u> </u>
	United States of America	
Full name of fourth join	t inventor: Clare Solly	
Inventor's signature:	By	Date: 27/9/04
	26 Brookway, Burgess Hill	
City/State:	West Sussex, United Kingdom	Zip Code: <u>RH15 0LN</u>
Mailing Address:	Same as above	
Citizenship:	British	

# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT -	-	T	N	ΓĒ	Þ٨.	- P	
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Inventor(s):

Jitendra K. Bhalgat, et al.

Docket No.:

70655.4300

Serial No.:

TBA

Group Art Unit:

TBA

Filing Date:

Examiner:

TBA

Title:

RATE VAL DATION SYSTEM AND

Confirmation

TBA

METHOD

No.:

## DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My res dence, post office address and citizenship are as stated below next to my name.

I belief e am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

## RATE VALIDATION SYSTEM AND METHOD

the specification of which	s attached hereto or	was	filed on	OB	as	(if
Application Serial No applicable).	and	was	amended	On		•
• •				_	ea Lava idoptifi	24

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I here by claim foreign priority benefits under Title 35, United States Code, Section 119(a -(ci) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below by checking the box, any foreign application for patent or inventor's certificate or PCT international application having a filing date before that of the application on which priority is claimed.

Prio: Foreign	Country	Filing Date	Priority Not Claimed
Application(s) No.	•		[ ]
N/A			

Serial No. TBA

	Docket No. 70655.4300			
! hereb / claim the benefit und application(s) listed below:	ler 35 U.S.C. §119(e) of any United States provisional			
Application Number	April 28, 2004 Filing Date			
I hereb / claim the benefit under §365(c of any PCT Internation and, ir so ar as the subject n disclosed in the prior United paragraph of 35 U.S.C. §12, Patent and Trademark Office a	er 35 U.S.C. §120 of any United States application(s), or all application designating the United States, listed below matter of each of the claims of this application is not States application in the manner provided by the first I acknowledge the duty to disclose to the United States all information known to me to be material to patentability in which became available between the filing date of the half or PCT international filing date of this application:			
N/A Application Number	Filing Date Status (Patent, Pending, Abandoned)			
all statements made on informathese statements were made like so made are punishable.  Title 13 of the United States Countries the validity of the application of	ments made herein of my own knowledge are true and that mation and belief are believed to be true; and further that with the knowledge that willful false statements and the by fine or imprisonment, or both, under Section 1001 of code and that such willful false statements may jeopardize or any patent issued thereon.			
In the event that the Aprilication Number and/or filing date is not available when this Declaration is executed, hereby authorize and request any attorney associated with the Sriell & Wilmer, L.L.F., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.				
Full name of sole or first joint	inventor: <u>Jitendra K. Bhalgat</u>			
	Date:			
Residence Address: 3 l	Denver Road			
T.1.).	arlton, New Jersey Zip Code: 08053			
(1)(4)(1)	ame as above			
Citize rship:U	nited States of America			

Serial No. TBA Docket No. 70655.4300

Full nar le of second joint inventor: Carly Ann Allen		
Full tial is at second lawring		Date:
Invento 's signature:	1 111	
Reside⊓c∈ Address:	1 Poveys Close, Burgess Hill	DUME OTA
City/State:	West Sussex, United Kingdom	Zip Code: RH15 a1A
Mailing Acdress:	Same as above	
Citizen :hi >:	United States of America	
Full na ne of third joint inve	ntor: Deborah C. Fearon	0 127/04
Inventor's signature:	Gloral Clan	_Date:
Resid∈nc∋ Address:	2211 West Los Arboles Place	
City/State:	Chandler, Arizona	Zip Code: 85224
Mailing Address:	Same as above	
Citizer ship:	United States of America	
Full name of fourth joint ir ventor: Clare Solly		
Inventor's signature:		Date:
Desidance Address:	8 Arundel Court, West Street, Burges	ss Hill
City/State:	West Sussex, United Kingdom	_Zip Code: RH15 BNL
Mailir g /\ddress:	Same as above	
Citize aship:	British	